

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
KOONIN, KEITH § Case No. 09-18733
KLEIN- KOONIN, JUNE E §
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By:/s/JOSEPH E. COHEN _____
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America PO Box 21848 Greensboro, NC 27420					
	Bank of America PO Box 21848 Greensboro, NC 27420					
	TOTAL SECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH E. COHEN					
JOSEPH E. COHEN					
INTERNATIONAL SURETIES, LTD.					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	American Express PO Box 7871 Ft. Lauderdale, FL 33329					
	American Express PO Box 7871 Ft. Lauderdale, FL 33329					
	American Express PO Box 7871 Ft. Lauderdale, FL 33329					
	American Express PO Box 7871 Ft. Lauderdale, FL 33329					
	American Express PO Box 7871 Ft. Lauderdale, FL 33329					
	BP Amoco PO Box 9014 Des Moines, IA 50368-9014					
	Barclays Bank Delaware 125 S. West Str. Wilmington, DE 19801					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	CHASE-BP Attention: Bankruptcy Department P.O Box 20507 Kennesaw, GA 30156					
	Chase P.O.Box 52126 Phoenix, AZ 85072-2126					
	Chase P.O.Box 52126 Phoenix, AZ 85072-2126					
	Chase P.O.Box 52126 Phoenix, AZ 85072-2126					
	Chase P.O.Box 52126 Phoenix, AZ 85072-2126					
	Chase P.O.Box 52126 Phoenix, AZ 85072-2126					
	Citibank USA Attn: Centralized Bankruptcy P.O Box 20507 Kansas City, MO 64195					
	Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Dell Financial Services 12334 N. IH 35 Austin, TX 78753					
	Direct Merchant;s Bank Card Member Services P.O Box 5246 Carol Stream, IL 60197					
	HSBC PO Box 98706 Las Vegas, NV 89193					
	Ira T. Nevel 175 N. Franklin, #201 Chicago, IL 60606					
	Juniper Bank PO Box 13337 Philadelphia, PA 19101-3337					
	Kohls Department Store N56W17000 Ridgewood Menomonee Falls, WI 53051					
	Lord & Taylor PO Box 8077 Lorain, OH 44055					
	MBNA America PO Box 15026 Wilmington, DE 19850-5026					
	MBNA America PO Box 15026 Wilmington, DE 19850-5026					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Macy's PO Box 689195 Des Moines, IA 50368-9195					
	Orchard Bank P.O.Box 19360 Portland, OR 97280-7044					
	Talbots P.O Box 740158 Cincinnati, OH 45274					
	Target PO Box 9475 Minneapolis, MN 55440					
	Washington Mutual 8605 W. 95th Hickory Hills, IL 60457					
000010	AMERICAN EXPRESS CENTURION BANK					
000012	AMERICAN EXPRESS CENTURION BANK					
000002	AMERICAN INFOSOURCE LP AS AGENT FOR					
000003	CHASE BANK USA, N.A.					
000004	CHASE BANK USA, N.A.					
000005	CHASE BANK USA, N.A.					
000006	CHASE BANK USA, N.A.					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000007	CHASE BANK USA, N.A.					
000008	CHASE BANK USA, N.A.					
000009	CHASE BANK USA, N.A.					
000014	CHASE BANK USA, N.A.					
000013	CHASE BANK USA, N.A.					
000001	COMED					
000016	FIA CARD SERVICES, NA/BANK OF AMERI					
000011	PYOD LLC ITS SUCCESSORS AND ASSIGNS					
000015	TALBOTS					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

ASSET CASES

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Exhibit 8

Case No: 09-18733 ABG Judge: A. BENJAMIN GOLDGAR
 Case Name: KOONIN, KEITH
 KLEIN- KOONIN, JUNE E
 For Period Ending: 12/22/12

Trustee Name: JOSEPH E. COHEN
 Date Filed (f) or Converted (c): 05/22/09 (f)
 341(a) Meeting Date: 07/06/09
 Claims Bar Date: 06/11/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home Single family home, 20 Sherwood	675,000.00	0.00		0.00	0.00
2. Cash	5.00	0.00		0.00	0.00
3. Bank of American Checking	2,000.00	0.00		0.00	0.00
4. 6 rooms of furniture, appliances, electronics (com	2,500.00	0.00		0.00	0.00
5. Misc	150.00	0.00		0.00	0.00
6. Necessary wearing apparel	100.00	0.00		0.00	0.00
7. 401(k) not vested	60,000.00	0.00		0.00	0.00
8. 1994 Volvo 850,150 miles	2,200.00	0.00		0.00	0.00
9. 1997 Infinity I30 Sedan 4 door, 125,000 miles and	2,300.00	0.00		0.00	0.00
10. CASH SURRENDER VALUE OF LIFE INSURANCE (u)	Unknown	12,000.00		35,126.90	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		12.78	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$744,255.00 \$12,000.00 \$35,139.68 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE INVESTIGATING POSSIBLE CASH SURRENDER VALUE OF LIFE INSURANCE. CASH SURRENDER VALUE HAS BEEN TURNED OVER TO THE TRUSTEE AND A CLAIMS BAR DATE SET. TRUSTEE TO REVIEW CLAIMS THAT HAVE BEEN FILED. TRUSTEE FILED HIS FINAL REPORT AND HAS MADE A DISTRIBUTION TO CREDITORS. ALL CHECKS HAVE CLEARED THE BANK AND THE TRUSTEE IS FILING A FINAL ACCOUNT.

Initial Projected Date of Final Report (TFR): 08/30/11

Current Projected Date of Final Report (TFR): 08/30/11

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	09-18733 -ABG	Trustee Name:	JOSEPH E. COHEN
Case Name:	KOONIN, KEITH	Bank Name:	BANK OF AMERICA, N.A.
	KLEIN- KOONIN, JUNE E	Account Number / CD #:	*****1163 Money Market Account (Interest Earn
Taxpayer ID No:	*****3994	Blanket Bond (per case limit): \$ 5,000,000.00	
For Period Ending:	12/22/12	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
02/17/10	10	MONY Life Insurance Co.	Cash surrender value	1229-000	35,126.90		35,126.90
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		35,127.09
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,127.99
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,128.86
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,129.75
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,130.62
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,131.51
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,132.41
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,133.28
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,134.17
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,135.04
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,135.94
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,136.84
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.27		35,137.11
03/29/11	000301	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		17.19	35,119.92
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.30		35,120.22
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.28		35,120.50
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.31		35,120.81
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.29		35,121.10
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.29		35,121.39
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.31		35,121.70
09/30/11	INT	BANK OF AMERICA, N.A.	Interest rate 0.010	1270-000	0.29		35,121.99
* 09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-003	0.30		35,122.29
* 09/30/11	INT	Reverses Interest on 09/30/11	Interest Rate 0.010	1270-003	-0.30		35,121.99
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.30		35,122.29
11/22/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.20		35,122.49
11/22/11		Transfer to Acct #*****2002	Final Posting Transfer	9999-000		35,122.49	0.00

Page Subtotals

35,139.68

35,139.68

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	09-18733 -ABG	Trustee Name:	JOSEPH E. COHEN
Case Name:	KOONIN, KEITH	Bank Name:	BANK OF AMERICA, N.A.
	KLEIN- KOONIN, JUNE E	Account Number / CD #:	*****1163 Money Market Account (Interest Earn
Taxpayer ID No:	*****3994	Blanket Bond (per case limit):	\$ 5,000,000.00
For Period Ending:	12/22/12	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			COLUMN TOTALS		35,139.68	35,139.68	0.00
			Less: Bank Transfers/CD's		0.00	35,122.49	
			Subtotal		35,139.68	17.19	
			Less: Payments to Debtors			0.00	
			Net		35,139.68	17.19	

Page Subtotals 0.00 0.00

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	09-18733 -ABG	Trustee Name:	JOSEPH E. COHEN
Case Name:	KOONIN, KEITH	Bank Name:	BANK OF AMERICA, N.A.
	KLEIN- KOONIN, JUNE E	Account Number / CD #:	*****2002 BofA - Checking Account
Taxpayer ID No:	*****3994	Blanket Bond (per case limit): \$ 5,000,000.00	
For Period Ending:	12/22/12	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
11/22/11		Transfer from Acct #*****1163	Transfer In From MMA Account	9999-000	35,122.49		35,122.49
11/29/11	003001	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		4,263.89	30,858.60
11/29/11	003002	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Expenses	2200-000		4.80	30,853.80
11/29/11	003003	ComEd ComEd Co 2100 Swift Drive Attn Bankruptcy Section Revenue Mgmt Oakbrook, IL 60523	Claim 000001, Payment 34.31430% (1-1) Electric Service	7100-000		193.09	30,660.71
11/29/11	003004	American Infosource Lp As Agent for Target PO Box 248866 Oklahoma City, OK 73124-8866	Claim 000002, Payment 34.31491%	7100-000		169.90	30,490.81
11/29/11	003005	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000003, Payment 34.31511%	7100-000		1,538.47	28,952.34
11/29/11	003006	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000004, Payment 34.31517%	7100-000		3,016.65	25,935.69
11/29/11	003007	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000005, Payment 34.31520%	7100-000		4,146.24	21,789.45
11/29/11	003008	Chase Bank USA, N.A. PO Box 15145	Claim 000006, Payment 34.31517%	7100-000		1,108.50	20,680.95

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35,122.49

14,441.54

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	09-18733 -ABG	Trustee Name:	JOSEPH E. COHEN
Case Name:	KOONIN, KEITH	Bank Name:	BANK OF AMERICA, N.A.
	KLEIN- KOONIN, JUNE E	Account Number / CD #:	*****2002 BofA - Checking Account
Taxpayer ID No:	*****3994	Blanket Bond (per case limit):	\$ 5,000,000.00
For Period Ending:	12/22/12	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/29/11	003009	Wilmington, DE 19850-5145 Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000007, Payment 34.31571%	7100-000		458.53	20,222.42
11/29/11	003010	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000008, Payment 34.31521%	7100-000		4,343.07	15,879.35
11/29/11	003011	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000009, Payment 34.31531%	7100-000		862.33	15,017.02
11/29/11	003012	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	Claim 000010, Payment 34.31547% (10-1) CREDIT CARD DEBT	7100-000		185.18	14,831.84
11/29/11	003013	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Claim 000011, Payment 34.31087%	7100-000		51.83	14,780.01
11/29/11	003014	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	Claim 000012, Payment 34.31517% (12-1) CREDIT CARD DEBT	7100-000		13,378.48	1,401.53
11/29/11	003015	Chase Bank USA,N.A. c/o Creditors Bankruptcy Service P.O.Box 740933 Dallas, TX 75374	Claim 000013, Payment 34.31479%	7100-000		253.95	1,147.58
11/29/11	003016	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000014, Payment 34.31516%	7100-000		604.76	542.82
11/29/11	003017	Talbots c/o Creditors Bankruptcy Service	Claim 000015, Payment 34.31417%	7100-000		142.62	400.20

Page Subtotals

0.00

20,280.75

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	09-18733 -ABG	Trustee Name:	JOSEPH E. COHEN
Case Name:	KOONIN, KEITH	Bank Name:	BANK OF AMERICA, N.A.
	KLEIN- KOONIN, JUNE E	Account Number / CD #:	*****2002 BofA - Checking Account
Taxpayer ID No:	*****3994	Blanket Bond (per case limit): \$ 5,000,000.00	
For Period Ending:	12/22/12	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/29/11	003018	P.O. Box 740933 Dallas, TX 75374 Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000016, Payment 34.31570%	7100-000		400.20	0.00

COLUMN TOTALS	35,122.49	35,122.49	0.00
Less: Bank Transfers/CD's	35,122.49	0.00	
Subtotal	0.00	35,122.49	
Less: Payments to Debtors	0.00		
Net	0.00	35,122.49	
 TOTAL - ALL ACCOUNTS	 NET DEPOSITS	 DISBURSEMENTS	 ACCOUNT BALANCE
Money Market Account (Interest Earn - *****1163	35,139.68	17.19	0.00
BofA - Checking Account - *****2002	0.00	35,122.49	0.00
 =====	 =====	 =====	 =====
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 0.00 400.20

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